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Affordable Housing report

AFFORDABLE HOUSING TASK FORCE

Report to Town Meeting

April 2003

The Affordable Housing Task Force (AHTF) was formed by unanimous vote of Town Meeting on May 3, 1999. The purpose was to "review the existing supply of affordable housing, techniques to create additional housing and other methods to meet the needs of cost-effective shelter in Town ..." and to find solutions that work for Arlington. The Task Force convened in the fall of 1999. Since its inception, a Director of Housing position was created and filled, an Affordable Housing amendment to the Zoning Bylaw was adopted, and 21 new units of affordable housing created, without use of municipal dollars.

A description of the past year's activities and accomplishments follows. But first, a definition of affordable housing. Affordable housing refers to housing intended for occupancy by households earning up to 80% of median income (called low and moderate income households). Affordability is further defined as paying no more than 30% of income for housing costs. Eighty percent (80%) of median income is currently \$48,480 for a family of four, though in reality, most of our affordable housing is occupied by families of much lower income than that figure. Any affordable housing subsidized by federal dollars (CDBG included) limits recipients to those earning less than 80% of median income.

1. Creation of Affordable Rental Units. During the past year and a half, and in conjunction with the non-profit Housing Corporation of Arlington, we have added 14 affordable rental units to our stock of affordable housing. These units are located throughout Arlington, within 7 two-family houses. All of the tenants living in these units had been Arlington residents in danger of being evicted, or paying more than 50% of their income for rent. The units are owned and managed by the Housing Corporation of Arlington, with maintenance help from the Arlington Housing Authority. The purchase of these units was funded by Cambridge Savings Bank, CDBG, and federal HOME funds. Every CDBG dollar spent leveraged \$4.75 in private and other federal funds.

2. Affordable Homeownership. At the spring 2001 Town Meeting, the Town adopted an Affordable Housing amendment to the Zoning Bylaw. Thanks to that action, the Town has gained 6 affordable condominiums at Russell Place (formerly known as 30 Water Street). These units, ranging in size from 1 to 3 bedrooms, were priced between \$115,000 to \$160,000. In September 2002, the Town conducted a lottery to choose six income-qualified first time homebuyers, with preference given to Arlington residents to the extent allowed by fair housing law. Ninety-seven (97) households submitted applications for those 6 units. Resale prices will be restricted for the life of the property. The units will close this spring. These units were created for Arlington residents without subsidy from either the municipal or CDBG budgets.

3. 36 Wright Street (abutting the Reeds Brook property). Town Meeting voted to endorse a recommendation by the Redevelopment Board to transfer this town owned property to the Housing Corporation of Arlington for affordable housing. This small, two story house is located on the Reeds Brook property, and has been moved in order to maintain access to the new parkland there. It is currently being renovated, including de-leading, to meet building and safety codes. It will be sold with a long-term resale price restriction, in spring, 2003, to an income eligible first time homebuyer, chosen by lottery.

4. Arlington Fund to Prevent Homelessness. Under the direction of the Task Force, a fund was created in December of

2000 to provide emergency assistance for residents at risk of becoming homeless. Funds for this program come entirely from private donations. A request for donations is sent annually to all Arlington homeowners. The response has been tremendous. This year's request has resulted in approximately 450 donations totaling \$38,000. In the 2½ years since its inception, more than 70 Arlington families and individuals have been helped to stay in their homes as a direct result of these donations. This Fund is administered and overseen by the Housing Corporation of Arlington, with a three-person review committee, made up of Patsy Kraemer, Director of Human Services, Frank Mandosa, Deacon of St. Agnes Church, and Laura Wiener, Director of Housing.

5. State Housing Certification. For the third year, the Town has been housing certified by the state. Under Executive Order 418, all Towns must certify that they are making efforts to address housing needs, and working toward the state mandated goal of 10% affordable housing. In order to become certified, the Director of Housing and Board of Selectmen submitted written statements regarding all housing activities and funds used for housing in Arlington. This included the creation of the position of Director of Housing, creation of 14 affordable rental units and 7 affordable homeownership units, the Weatherization and Home Improvement Program, plans for affordable housing at Symmes, the Homelessness Prevention Fund, and all planning activities that will ultimately result in creation of affordable units. With certification comes access to all discretionary state grant programs. The Town must re-certify annually, by documenting each year's affordable housing efforts.

6. Plans for the coming year. This year will almost certainly result in an increased number of affordable units becoming available to low and moderate income Arlington residents. The following activities are anticipated:

- **Rental Housing** --The Housing Corporation of Arlington intends to purchase up to 6 --10 additional units to add to its stock of affordable rental housing.
- **Homeownership opportunities**—Through the Town's Affordable Housing provision in the Zoning bylaw, we expect to see additional homeownership units created. The addition of 9 residential units at 980 Massachusetts Avenue will add a new affordable unit to the Town's stock.
- **Assistance for Teachers, Firefighters, Police and other municipal employees**—The Task Force is currently developing a program targeted to helping municipal employees buy homes in Arlington, with down payment assistance. Many teachers, firefighters and police are not income eligible for programs funded with federal dollars, and yet do not make enough money to purchase a home in Arlington. The Town has lost and continues to lose many valuable Town employees from lack of affordable housing opportunities.
- **Affordable Housing at Symmes** -- The Task Force continues to advocate for the highest number of affordable family units that is fiscally possible, and for assurance of long term affordability.
- **Planning for Affordable Housing** --The Task Force will embark on an analysis of housing needs in the Town, taking advantage of new census data now available. We know there is need for affordable family rental units, and homeownership opportunities for moderate and middle income families. More recently, with the increase in unemployment, we see increasing numbers of families who own their homes unable to keep up with mortgage and taxes. During the coming year we will attempt to quantify the need for all types of housing in Arlington.

Our work continues, but we feel we have made a lot of progress this year. We ask for your continuing support, so that we can produce affordable housing for Arlington residents in danger of being priced out of our Town, and move closer to the Commonwealth's 10% goal.

ATTACHMENT A.

CURRENT HOUSING STATISTICS FOR ARLINGTON As of January 2003

Median purchase price for single family home (2002)	\$420,000
Income needed to purchase for first time homebuyer:	\$119,000

(with 10% downpayment)

Median family income in Arlington : \$ 78,741

Current market rent for 2 bedroom apartment: \$1,500/month

Income needed, using HUD's 30% of income rule: \$60,000

Number of low- and moderate-income households
(below 80% of median income): 5,543

Number paying more than 50% of income for housing: 1,800

	<u>Annual Salary</u>	<u>Affordable Rent</u>	<u>Affordable Purchase</u>
Minimum wage worker	\$14,500	\$365	no way
Starting teacher	\$30,000	\$750	\$100,000
Starting police or fire	\$40,000	\$1000	\$135,000
Median income family	\$78,741	\$1968	\$255,000

ATTACHMENT B.**Affordable Housing Task Force 2003**

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Source: Laura Wiener, Director of Housing

